# OUR TERMS AND CONDITIONS

Thank you for choosing Uinsure Home Insurance or Uinsure Landlord Insurance. Please read this document carefully as it forms a contract between you (the policyholder) and us (Uinsure Limited, who arrange and administer Uinsure Home Insurance and Uinsure Landlord Insurance) acting as an insurance intermediary. This document explains the products and services we provide, as well as any charges we apply.

## WHO WE ARE AND WHO REGULATES US

We are a general insurance intermediary and are authorised and regulated by the Financial Conduct Authority. Our registration number is 463689. You can check our registration on the FCA's register by visiting the FCA website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768 (free from landlines) or 0300 500 8082 (mobiles). Uinsure Limited is registered in England and Wales No. 06046870. Registered Address: 1st Floor, XYZ Building, 2 Hardman Boulevard, Spinningfields, Manchester, M3 3AQ.

## OUR PRODUCTS AND SERVICES

We offer a range of general insurance policies, together with optional extras (Home Emergency Cover, Let Home Emergency Cover, Family Legal Expenses or Landlord Legal Expenses) to run alongside your home or landlord insurance policy. Please note that some optional extras are only available on certain types of insurance policy.

We only offer products available from Uinsure Limited. These products are designed, developed and marketed by us, but will be underwritten by a separate company from our carefully selected panel of insurers. Our panel includes Ageas Insurance Limited, AXA Insurance UK plc, Covea Insurance plc, Allianz, Royal & Sun Alliance Insurance Ltd, BSpoke Underwriting Ltd on behalf of Watford Insurance Company Europe Ltd, Modus, a trading style of Acrisure UK MGA Limited on behalf of ERGO UK Speciality Ltd on behalf of Great Lakes Insurance UK Limited, HCC International Insurance Company plc ('HCCII'), trading as Tokio Marine HCC, Prestige Underwriting Services Ltd underwritten by Aviva Insurance Limited and Lloyds Bank General Insurance Limited. For policies starting or renewing before 1st July 2026 - Integra Insurance Solutions Limited on behalf of Accredited Insurance (Europe) Limited. For policies starting on, or renewing on or after the 1st July 2026 - Integra Insurance Solutions Limited on behalf of Hadron UK Insurance Company Limited.

Your insurance policy may have been sold to you by a financial adviser or mortgage broker. In this situation, you may receive (or may have received) advice or a recommendation from your financial adviser or mortgage broker, but you will not receive advice or a recommendation directly from Uinsure. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

If your insurance policy was sold to you directly by Uinsure, upon assessment of your requirements, we will make a recommendation to you. Our advice will be confirmed in a Demands and Needs statement which will clearly state the reason for our recommendation.

Our staff are paid a salary and we operate an internal bonus scheme covering a wide range of criteria including performance rating and the achievement of quality and sales targets. This means that advisers and other staff may receive a bonus which is paid by Uinsure and not by our insurers.

In some circumstances, such as when renewing your policy or where we may simply provide you with information on a product, we will make this clear to you in our documentation.

By taking out a Uinsure Home Insurance policy or Uinsure Landlord Insurance policy, you are agreeing to enter into two separate contracts.

The first contract is with us for arranging and administering your insurance policy on your behalf ("Administration Contract"), and the terms and conditions of this first contract are included within this document.

Uinsure will charge you a Policy Administration Fee each year to administer your policy. The Policy Administration Fee is identified separately on your Policy Schedule. If you decide to pay for your policy monthly we may allow you to spread the Policy Administration Fee over 12 monthly payments.

The second contract will be between you and the insurer and this will be for the provision of your insurance cover ("Insurance Contract"). The insurer's terms and conditions are set out in the Policy Wording Booklet, Statement of Insurance and your Policy Schedule. They will charge you a separate premium inclusive of Insurance Premium Tax, as applicable. If you purchase any optional extra products you will enter into further contracts with each insurer on the same basis as the second contract.

We will receive a commission from our insurers, which is a percentage of the insurance premium paid and is included in the premium you pay. This covers us acting on your behalf when arranging your policy, as well as any administrative services we may provide for the Insurer.

If you choose to pay for your policy by monthly instalments you may be introduced to Premium Credit Limited (PCL) who will also apply some fees. Fees charged by PCL will be communicated to you before the credit agreement is entered into. PCL also pay us a commission for introducing you to them.

## PAYMENT RESPONSIBILITIES

You are responsible for paying premiums by the due date, and it is important that you keep up with payments to ensure that your cover does not lapse. We have no obligations to fund premiums on your behalf and have no responsibility for any loss you may suffer as a result of the insurer cancelling the policy in the event of non-payment.

## HOW WE HOLD YOUR MONEY

All money received by us for insurance premiums is held in trust on behalf of the relevant insurer. No interest will be paid to you from the account used.

## GOVERNING LAW

Unless we have agreed otherwise with you, these Terms and Conditions are governed by the laws of England and Wales and subject to the exclusive jurisdiction of the courts of England. We may vary the terms of this contract at each renewal of your insurance policy. If you choose not to renew your Uinsure Home Insurance policy or Uinsure Landlord Insurance policy this contract will automatically terminate.

## LANGUAGE

The contractual terms and conditions will be communicated in English and we undertake to communicate in English throughout the duration of this contract.

## CANCELLATION

If you have changed your mind and no longer require this cover, you have 14 days from the start date of your policy or the day you receive your policy documents (whichever is later) to cancel your policy, we will give you a full refund – as long as there hasn't been a claim (or an incident that might lead to a claim).

You may cancel your policy any time after the cooling-off period by contacting Uinsure. As long as you have not made a claim, we will refund your premium for the time that was left on your policy, but not the policy administration fee.

If any claim has been made during the period of cover provided, you must pay the full annual premium and you will not be entitled to any refund

## RENEWAL

For your convenience and protection, at renewal we may automatically continue your insurance (including any optional extras such as Home Emergency Cover, Let Home Emergency Cover, Family Legal Expenses or Landlord Legal Expenses), unless you ask us not to. We will send you details of your renewal invitation in good time before your policy comes to an end in order to allow you to make an informed decision about your renewal. This will contain details of next year's premium, any changes to the terms and whether you need to contact us to complete your renewal. This may include placing your Uinsure Home Insurance policy or Uinsure Landlord Insurance policy with a different insurer selected from Uinsure's range of insurers, from the renewal of your existing policy. If we do this, we will let you know when we send your renewal invitation.

For peace of mind we search our panel of insurers at every renewal to ensure you always receive our lowest price. This policy will automatically renew unless you cancel before the renewal date or you opt out of auto renewal by contacting Uinsure at uinsure.co.uk/customer/contact-us or calling **0344 844 3844.**

If you choose to opt out of automatic renewal you are at risk of not being insured if you fail to arrange alternative cover.

## HOW TO COMPLAIN

Should there ever be an occasion where you need to complain, we will sort this out as quickly and fairly as possible.

You can write to us at Uinsure Customer Services, PO Box 1189, Doncaster, DN1 9RP (please include your policy number and claim number if appropriate) or call us on 0344 844 3844.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. You can write to: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR, telephone 0800 023 4567 or visit www.financial-ombudsman.org.uk/consumers/how-to-complain If your complaint is about the way your policy was sold to you, please contact your financial adviser to report your complaint.

## HOW TO CLAIM

If you need to claim on your policy you should contact us by calling the claims team. Contact details can be found in your Policy Schedule.

## THE FINANCIAL SERVICES COMPENSATION SCHEME

We are covered by the Financial Services Compensation Scheme ("FSCS"). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 90% of the claim, with no upper limit. Further information about compensation scheme arrangements is available from the FSCS. You can find out more about FSCS at www.fscs.org.uk or by calling 0800 678 1100.

## YOUR DEMANDS AND NEEDS

Uinsure Home Insurance and Uinsure Landlord Insurance meets the demands and needs of someone who wishes to insure against loss or damage to their buildings and/or contents.

If we or your financial adviser has provided you with advice in relation to this policy, you will also receive a more detailed document which sets out the reasons why this policy has been recommended.